

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2005.
- 2) This case was confirmed on 03/24/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/08/2009.
- 5) The case was completed on 12/15/2009.
- 6) Number of months from filing to the last payment: 58
- 7) Number of months case was pending: 63
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 17,200.00
- 10) Amount of unsecured claims discharged without payment \$ 25,745.51
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 110,128.00
Less amount refunded to debtor	\$ 928.00
NET RECEIPTS	\$ 109,200.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,100.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 6,832.18
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 8,932.18**

Attorney fees paid and disclosed by debtor **\$ 600.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AASTRO TITLE LENDERS	SECURED	1,486.93	1,374.54	1,374.54	1,374.54	50.75
BENEFICIAL FINANCE C	SECURED	134,000.00	138,909.76	72,782.99	72,782.99	.00
BENEFICIAL FINANCE C	SECURED	5,235.06	4,959.44	4,959.44	4,959.44	.00
INTERNAL REVENUE SER	PRIORITY	23,710.29	880.96	880.96	880.96	.00
INTERNAL REVENUE SER	OTHER	.00	NA	NA	.00	.00
ACN	UNSECURED	70.16	NA	NA	.00	.00
ACTION CARD MASTERCA	UNSECURED	625.92	645.93	645.93	390.13	.00
CITY OF CHICAGO DEPT	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	5,578.10	5,344.56	5,344.56	3,227.93	.00
CAPITAL ONE BANK	UNSECURED	91.74	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	100.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	341.46	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	1,065.65	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	1,557.98	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,523.58	1,531.98	1,531.98	925.26	.00
CHECK INTO CASH	UNSECURED	720.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	160.00	210.00	210.00	126.83	.00
COMMONWEALTH EDISON	UNSECURED	166.24	NA	NA	.00	.00
ES FINANCIAL	UNSECURED	1,370.76	NA	NA	.00	.00
CITIBANK	UNSECURED	289.10	348.68	348.68	210.59	.00
ECAST SETTLEMENT COR	UNSECURED	756.61	762.60	762.60	460.58	.00
HOUSEHOLD BANK	UNSECURED	695.96	NA	NA	.00	.00
INTERNAL REVENUE SER	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MCI	UNSECURED	876.64	NA	NA	.00	.00
RADIOLOGY	OTHER	.00	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	109.64	NA	NA	.00	.00
MCI	OTHER	.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	914.75	1,129.10	1,129.10	681.93	.00
PAY DAY LOAN STORE	UNSECURED	724.24	NA	NA	.00	.00
PAY DAY LOAN	UNSECURED	724.24	NA	NA	.00	.00
ACN COMMUNICATIONS	OTHER	.00	NA	NA	.00	.00
SAMS CLUB	UNSECURED	101.56	NA	NA	.00	.00
SEARS ROEBUCK & CO	UNSECURED	221.16	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	22,573.49	22,573.49	13,633.58	.00
CREDIT CARD SERVICES	UNSECURED	NA	706.25	706.25	426.55	.00
RESURGENT ACQUISITIO	UNSECURED	NA	224.78	224.78	135.76	.00
BENEFICIAL FINANCE C	UNSECURED	3,549.85	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	72,782.99	72,782.99	.00
Mortgage Arrearage	4,959.44	4,959.44	.00
Debt Secured by Vehicle	1,374.54	1,374.54	50.75
All Other Secured	.00	.00	.00
TOTAL SECURED:	79,116.97	79,116.97	50.75
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	880.96	880.96	.00
TOTAL PRIORITY:	880.96	880.96	.00
GENERAL UNSECURED PAYMENTS:	33,477.37	20,219.14	.00

Disbursements:

Expenses of Administration	\$ 8,932.18	
Disbursements to Creditors	\$ 100,267.82	
TOTAL DISBURSEMENTS:		\$ 109,200.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/28/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.